

Fill in this information to identify the case

Debtor 1 Patrick A. George

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO  
(State)

Case number 11-13422

**Official Form 410S1**

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Ocwen Loan Servicing, LLC

Court claim no. (if known) 6

Last four digits of any number  
you use to identify the debtor's  
account: 5941

**Date of payment change**  
Must be at least 21 days after date of  
this notice 11/1/2016

**New total payment:**  
Principal, interest, and escrow, if any \$1,080.19

**Part 1:** Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$315.32 New escrow payment: \$290.59

**Part 2:** Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$\_\_\_\_\_ New principal and interest payment: \$\_\_\_\_\_

**Part 3:** Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$\_\_\_\_\_

New mortgage payment: \$\_\_\_\_\_

Debtor 1 Patrick A. George  
First Name Middle Name Last NameCase number (if known) 11-13422**Part 4:** Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Adam B. Hall  
Signature

Date September 30, 2016

Print: Adam B. Hall (0088234)

Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028  
Number Street

Columbus, OH 43216-5028  
City State ZIP Code

Contact phone 614-220-5611

Email abh@manleydeas.com

**CERTIFICATE OF SERVICE**

I hereby certify that on September 30, 2016, a copy of the foregoing Notice of Payment Change was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 36 East Seventh Street, Suite 2030, Cincinnati, OH 45202

Margaret A. Burks, 600 Vine Street, Suite 2200, Cincinnati, OH 45202,  
cincinnati@cinn13.org

Gary A. Billig, Attorney for Patrick A. George, 447 Nilles Road #9, Fairfield, OH 45014-2603, gbillig@fuse.net

and on the below listed parties by regular U.S. mail, postage prepaid:

Patrick A. George, 7365 Middletown Germantown Road, Middletown, OH 45042

/s/ Adam B. Hall



Ocwen Loan Servicing, LLC

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West Palm Beach, FL 33409

Toll Free: (800) 746 - 2936

09/02/2016

Loan Number: **Redacted**

Patrick A George  
7365 Middletown Germantown Rd  
Middletown, OH 45042-1115

Property Address: 7365 Middletown Germantown Rd  
Middletown, OH 45042-1115

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 06/01/2011, under Chapter 13 of the Bankruptcy Code.

**This notice relates to the post-petition escrow payments and disbursements only.**

### Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

**Analysis Period.** This statement includes actual and scheduled activity in the escrow account from August 2013 through October 2016.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$1,104.92 of which \$789.60 was for principal and interest and \$315.32 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$-4,751.62	\$-4,751.62
Aug-2013	\$315.32-s	\$312.41		\$34.64	FHA	\$-4,436.30	\$-4,473.85
Sep-2013	\$315.32-s	\$312.41		\$34.64	FHA	\$-4,120.98	\$-4,196.08
Oct-2013	\$315.32-s	\$312.41		\$34.64	FHA	\$-3,805.66	\$-3,918.31
Nov-2013	\$315.32-s			\$34.64	FHA	\$-3,490.34	\$-3,952.95

NMLS # **Redacted**

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Dec-2013	\$315.32-s	\$312.41		\$34.64	FHA	\$-3,175.02	\$-3,675.18
		\$315.32				\$-3,175.02	\$-3,359.86
Jan-2014	\$315.32-s	\$308.21		\$34.64	FHA	\$-2,859.70	\$-3,086.29
		\$315.32				\$-2,859.70	\$-2,770.97
Feb-2014	\$315.32-s	\$315.32		\$34.64	FHA	\$-2,544.38	\$-2,490.29
Mar-2014	\$315.32-s	\$315.32		\$34.64	FHA	\$-2,229.06	\$-2,209.61
Apr-2014	\$315.32-s	\$315.32		\$34.64	FHA	\$-1,913.74	\$-1,928.93
May-2014	\$315.32-s	\$315.32		\$34.64	FHA	\$-1,598.42	\$-1,648.25
Jun-2014	\$315.32-s	\$315.32		\$34.64	FHA	\$-1,283.10	\$-1,367.57
Jul-2014	\$315.32-s	\$315.32		\$1,010.00	Hazard Insurance	\$-967.78	\$-2,062.25
					(POLICY # Redacted)		
				\$60.73	County Tax	\$-967.78	\$-2,122.98
					(PARCEL # E22201430000 14)		
				\$2,219.09	County Tax	\$-967.78	\$-4,342.07
					(PARCEL # E22201430000 23)		
				\$34.64	FHA	\$-967.78	\$-4,376.71
Aug-2014	\$315.32-s	\$315.32		\$33.24	FHA	\$-652.46	\$-4,094.63
Sep-2014	\$315.32-s	\$315.32		\$33.24	FHA	\$-337.14	\$-3,812.55
Oct-2014	\$315.32-s	\$315.32		\$33.24	FHA	\$-21.82	\$-3,530.47
Nov-2014	\$315.32-s	\$315.32				\$293.50	\$-3,215.15
Dec-2014	\$315.32-s	\$315.32		\$33.24	FHA	\$608.82	\$-2,933.07
				\$33.24	FHA	\$608.82	\$-2,966.31
					(POLICY # Redacted)		
Jan-2015	\$315.32-s	\$315.32		\$33.24	FHA	\$924.14	\$-2,684.23

NMLS # Redacted

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
					(POLICY # Redacted)		
Feb-2015	\$315.32-s	\$315.32		\$29.24	County Tax	\$1,239.46	\$-2,398.15
					(PARCEL # E22201430000 14)		
				\$1,004.64	County Tax	\$1,239.46	\$-3,402.79
					(PARCEL # E22201430000 23)		
				\$33.24	FHA	\$1,239.46	\$-3,436.03
					(POLICY # Redacted)		
Mar-2015	\$315.32-s	\$315.32		\$33.24	FHA	\$1,554.78	\$-3,153.95
					(POLICY # Redacted)		
Apr-2015	\$315.32-s	\$315.32		\$33.24	FHA	\$1,870.10	\$-2,871.87
					(POLICY # Redacted)		
May-2015	\$315.32-s	\$315.32		\$33.24	FHA	\$2,185.42	\$-2,589.79
					(POLICY # Redacted)		
Jun-2015	\$315.32-s	\$315.32		\$33.24	FHA	\$2,500.74	\$-2,307.71
					(POLICY # Redacted)		
				\$1,085.00	Hazard Insurance	\$2,500.74	\$-3,392.71
					(POLICY # Redacted)		
Jul-2015	\$315.32-s	\$315.32		\$29.24	County Tax	\$2,816.06	\$-3,106.63
					(PARCEL # E22201430000 14)		
				\$1,004.64	County Tax	\$2,816.06	\$-4,111.27

NMLS # Redacted

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					(PARCEL # E22201430000 23)		
				\$33.24	FHA	\$2,816.06	\$-4,144.51
					(POLICY # Redacted)		
Aug-2015	\$315.32-s	\$315.32		\$31.74	FHA	\$3,131.38	\$-3,860.93
					(POLICY # Redacted)		
Sep-2015	\$315.32-s	\$315.32		\$31.74	FHA	\$3,446.70	\$-3,577.35
					(POLICY # Redacted)		
Oct-2015	\$315.32-s			\$31.74	FHA	\$3,762.02	\$-3,609.09
					(POLICY # Redacted)		
Nov-2015	\$315.32-s	\$315.32		\$31.74	FHA	\$4,077.34	\$-3,325.51
					(POLICY # Redacted)		
		\$315.32				\$4,077.34	\$-3,010.19
Dec-2015	\$315.32-s	\$315.32		\$31.74	FHA	\$4,392.66	\$-2,726.61
					(POLICY # Redacted)		
Jan-2016	\$315.32-s	\$315.32		\$31.74	FHA	\$4,707.98	\$-2,443.03
					(POLICY # Redacted)		
Feb-2016	\$315.32-s	\$315.32		\$29.12	County Tax	\$5,023.30	\$-2,156.83
					(PARCEL # E22201430000 14)		
				\$999.68	County Tax	\$5,023.30	\$-3,156.51
					(PARCEL # E22201430000 23)		
				\$31.74	FHA	\$5,023.30	\$-3,188.25

NMLS # Redacted

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					(POLICY # Redacted)		
Mar-2016	\$315.32-s	\$315.32		\$31.74	FHA	\$5,338.62	\$-2,904.67
					(POLICY # Redacted)		
Apr-2016	\$315.32-s	\$315.32		\$31.74	FHA	\$5,653.94	\$-2,621.09
					(POLICY # Redacted)		
May-2016	\$315.32-s	\$315.32		\$31.74	FHA	\$5,969.26	\$-2,337.51
					(POLICY # Redacted)		
Jun-2016	\$315.32-s	\$315.32		\$31.74	FHA	\$6,284.58	\$-2,053.93
					(POLICY # Redacted)		
				\$1,068.00	Hazard Insurance	\$6,284.58	\$-3,121.93
					(POLICY # Redacted)		
Jul-2016	\$315.32-s	\$315.32		\$29.12	County Tax	\$6,599.90	\$-2,835.73
					(PARCEL # E22201430000 14)		
				\$999.68	County Tax	\$6,599.90	\$-3,835.41
					(PARCEL # E22201430000 23)		
				\$31.74	FHA	\$6,599.90	\$-3,867.15
					(POLICY # Redacted)		
Aug-2016	\$315.32-s	\$315.32		\$30.13	FHA	\$6,915.22	\$-3,581.96
					(POLICY # Redacted)		

NMLS # Redacted

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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
		\$140.17			Escrow Balance Adjustment	\$6,915.22	\$-3,441.79
		\$2,493.92			POC Escrow Shortage Adjustment	\$6,915.22	\$-947.87
Sep-2016	\$315.32-s		\$30.13-s		FHA	\$7,200.41	\$-978.00
					(POLICY # Redacted)		
		\$1,995.19			Escrow Balance Adjustment	\$7,200.41	\$1,017.19
Oct-2016	\$315.32-s		\$30.13-s		FHA	\$7,485.60	\$1,302.38
					(POLICY # Redacted)		
TOTALS	\$12,297.48	\$16,592.69	\$60.26	\$10,793.75			

An "s" indicates "scheduled payment". Summary of Actual Payments Made from Escrow (as shown above): \$6,405.18 for property taxes, \$1,225.57 for FHA, \$3,163.00 for Hazard Insurance. Please review the details carefully. If any details appear incorrect, please contact us.

**\*Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a “double-dip.” All pre-petition escrow shortage funds advanced are repaid as part of Ocwen’s Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen’s Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

NMLS # [Redacted]

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09/02/2016

Loan Number: **Redacted**

Patrick A George  
 7365 Middletown Germantown Rd  
 Middletown, OH 45042-1115

Property Address: 7365 Middletown Germantown Rd  
 Middletown, OH 45042-1115

Analysis Date: 09/02/2016

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 06/01/2011, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

**Important Notices**

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

**PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED**

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
FHA	Nov 2016	\$30.13
FHA	Dec 2016	\$30.13
FHA	Jan 2017	\$30.13
County Tax	Feb 2017	\$29.12
County Tax	Feb 2017	\$999.68

NMLS # **Redacted**

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Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
FHA	Feb 2017	\$30.13
FHA	Mar 2017	\$30.13
FHA	Apr 2017	\$30.13
FHA	May 2017	\$30.13
FHA	Jun 2017	\$30.13
County Tax	Jul 2017	\$29.12
County Tax	Jul 2017	\$999.68
FHA	Jul 2017	\$30.13
Hazard Insurance	Jul 2017	\$1,068.00
FHA	Aug 2017	\$30.13
FHA	Sep 2017	\$30.13
FHA	Oct 2017	\$30.13
Total Annual Disbursements		\$3,487.16

Target Escrow Payment \$290.59 = (1/12<sup>th</sup> of \$3,487.16)

Starting Escrow Balance Needed as of Nov 2016 \$1,302.38

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$1,302.38	\$1,302.38
Nov-2016	\$290.59	\$30.13	FHA	\$1,562.84	\$1,562.84
			(POLICY # Redacted)		
Dec-2016	\$290.59	\$30.13	FHA	\$1,823.30	\$1,823.30
			(POLICY # Redacted)		
Jan-2017	\$290.59	\$30.13	FHA	\$2,083.76	\$2,083.76
			(POLICY # Redacted)		
Feb-2017	\$290.59	\$29.12	County Tax	\$2,345.23	\$2,345.23
			(PARCEL # E2220143000014)		

NMLS # Redacted

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Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
		\$999.68	County Tax	\$1,345.55	\$1,345.55
			(PARCEL # E2220143000023)		
		\$30.13	FHA	\$1,315.42	\$1,315.42
			(POLICY # Redacted)		
Mar-2017	\$290.59	\$30.13	FHA	\$1,575.88	\$1,575.88
			(POLICY # Redacted)		
Apr-2017	\$290.59	\$30.13	FHA	\$1,836.34	\$1,836.34
			(POLICY # Redacted)		
May-2017	\$290.59	\$30.13	FHA	\$2,096.80	\$2,096.80
			(POLICY # Redacted)		
Jun-2017	\$290.59	\$30.13	FHA	\$2,357.26	\$2,357.26
			(POLICY # Redacted)		
Jul-2017	\$290.59	\$29.12	County Tax	\$2,618.73	\$2,618.73
			(PARCEL # E2220143000014)		
		\$999.68	County Tax	\$1,619.05	\$1,619.05
			(PARCEL # E2220143000023)		
		\$30.13	FHA	\$1,588.92	\$1,588.92
			(POLICY # Redacted)		
		\$1,068.00	Hazard Insurance	\$520.92	\$520.92(Cushion)
			(POLICY # Redacted)		
Aug-2017	\$290.59	\$30.13	FHA	\$781.38	\$781.38
			(POLICY # Redacted)		

NMLS # Redacted

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Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Sep-2017	\$290.59	\$30.13	FHA	\$1,041.84	\$1,041.84
			(POLICY # Redacted		
Oct-2017	\$290.59	\$30.13	FHA	\$1,302.30	\$1,302.30
			(POLICY # Redacted		
TOTALS=	\$3,487.08	\$3,487.16			

**Escrow cushion and potential escrow shortage**

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6<sup>th</sup> of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

**Escrow Account Projections**

**Total Anticipated Payments.** The anticipated payments from escrow for the coming year total \$3,487.16.

**Required Escrow Cushion/Minimum Balance.** The required cushion amount is \$520.92 (1/6 of \$3,125.60).

Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$1,302.38, the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 11/01/2016, will be \$1,080.19 of which \$789.60 will be for principal and interest and \$290.59 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at (888) 554-6599. Representatives are available to answer your questions Monday through Friday 8:00 am to 9:00 pm ET.

Fax in Attention: Escrow department Fax number: (561) 682-7875.

**Mailing Address :**

Ocwen Loan Servicing LLC

Attn : Escrow Department.

P.O. Box 24737

West Palm Beach, FL 33416

Sincerely,  
Loan Servicing

NMLS # Redacted

BKA\_SURPLUSM

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*